



# 2016 National Chrysler Retirement Organization Member Survey Report

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Summary for July 20<sup>th</sup> 2016 Quarterly meeting  
NCRO Insurance Committee



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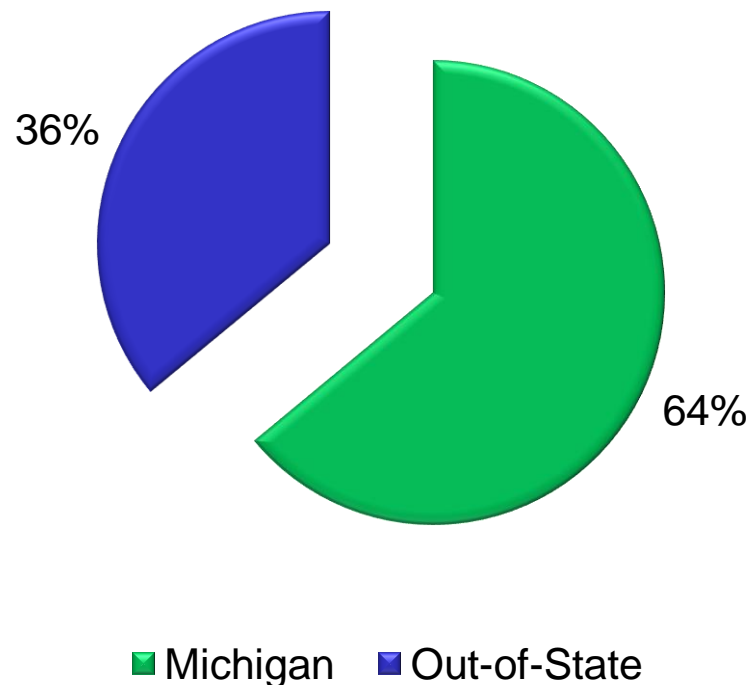
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Respondents reside in 34 states with nearly two-thirds (64%) living in Michigan. Florida has the only other significant concentration of members (8%).

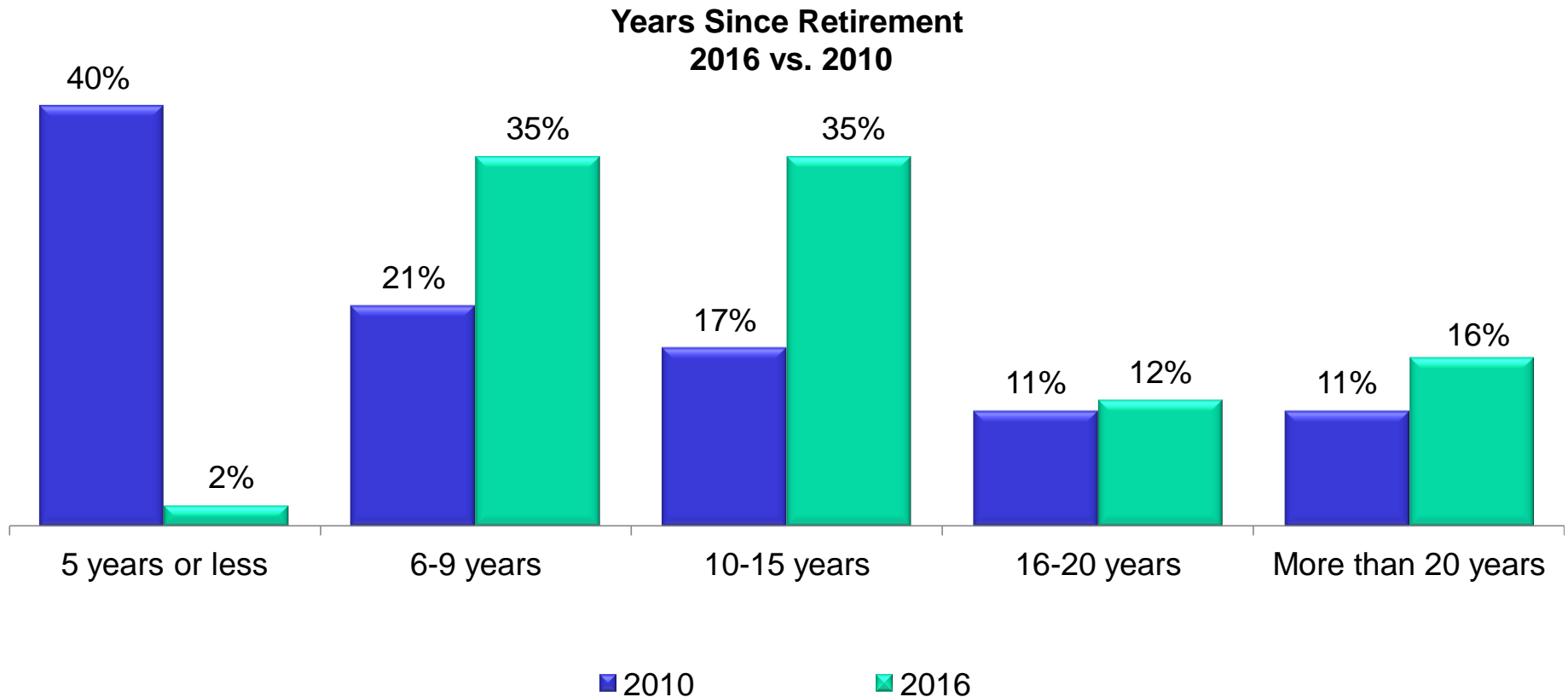
State	Percent of Members	Count
Michigan	64%	664
Florida	8%	87
Ohio	3%	27
Indiana	2%	24
Wisconsin	2%	22
Arizona	2%	21
California	2%	20
Tennessee	2%	18
Texas	2%	17
Alabama	1%	14
North Carolina	1%	12
Missouri	1%	11
Pennsylvania	1%	10
New York	1%	9
South Carolina	1%	9
Virginia	1%	9
Georgia	1%	8
Illinois	1%	8
Minnesota	1%	7
Oregon	1%	7

n= 1040

Location of Residence

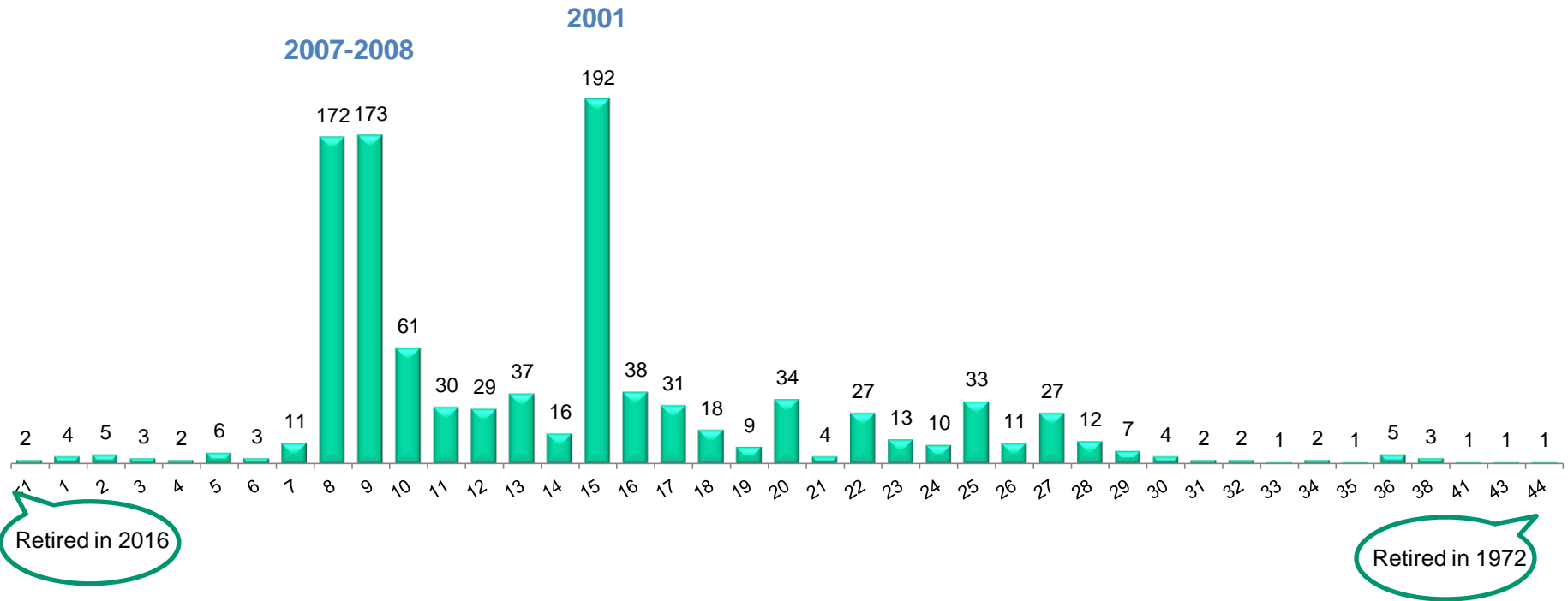


A much smaller percentage of members have been retired for 5 years or less compared to the 2010 study. In 2016, 70% of NCRO members have been retired between 6 and 15 years.



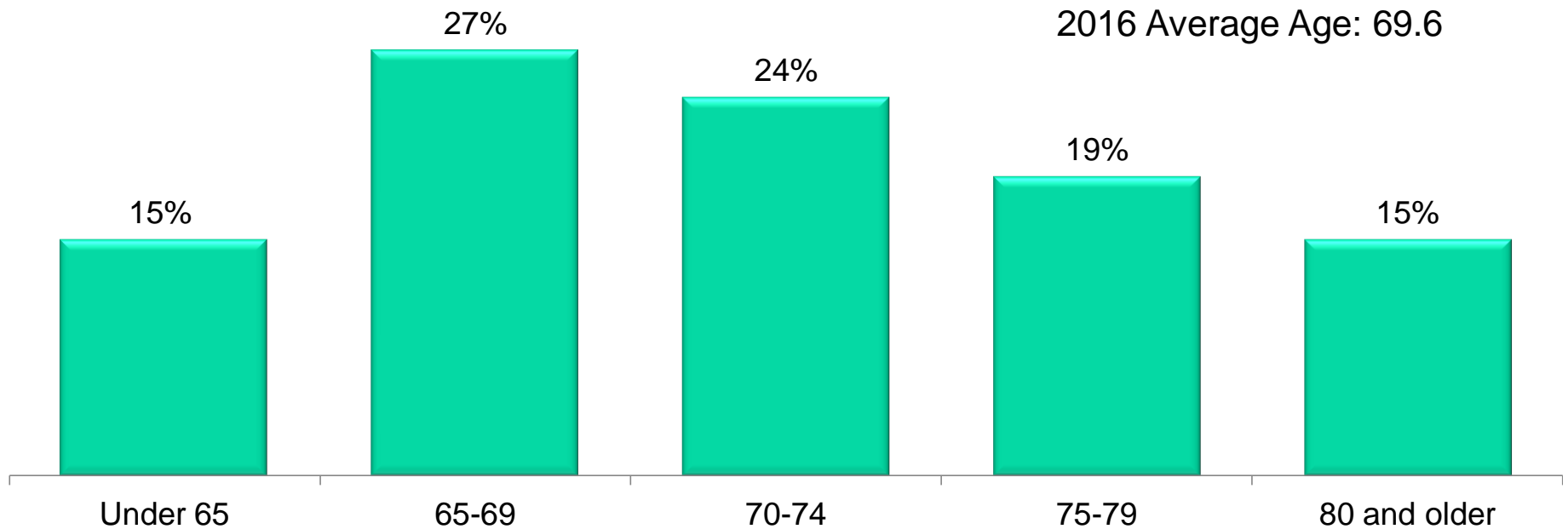
D1. When did you retire from Chrysler/FCA? (translated to years since retirement)

# Years Since Retirement Frequency Distribution



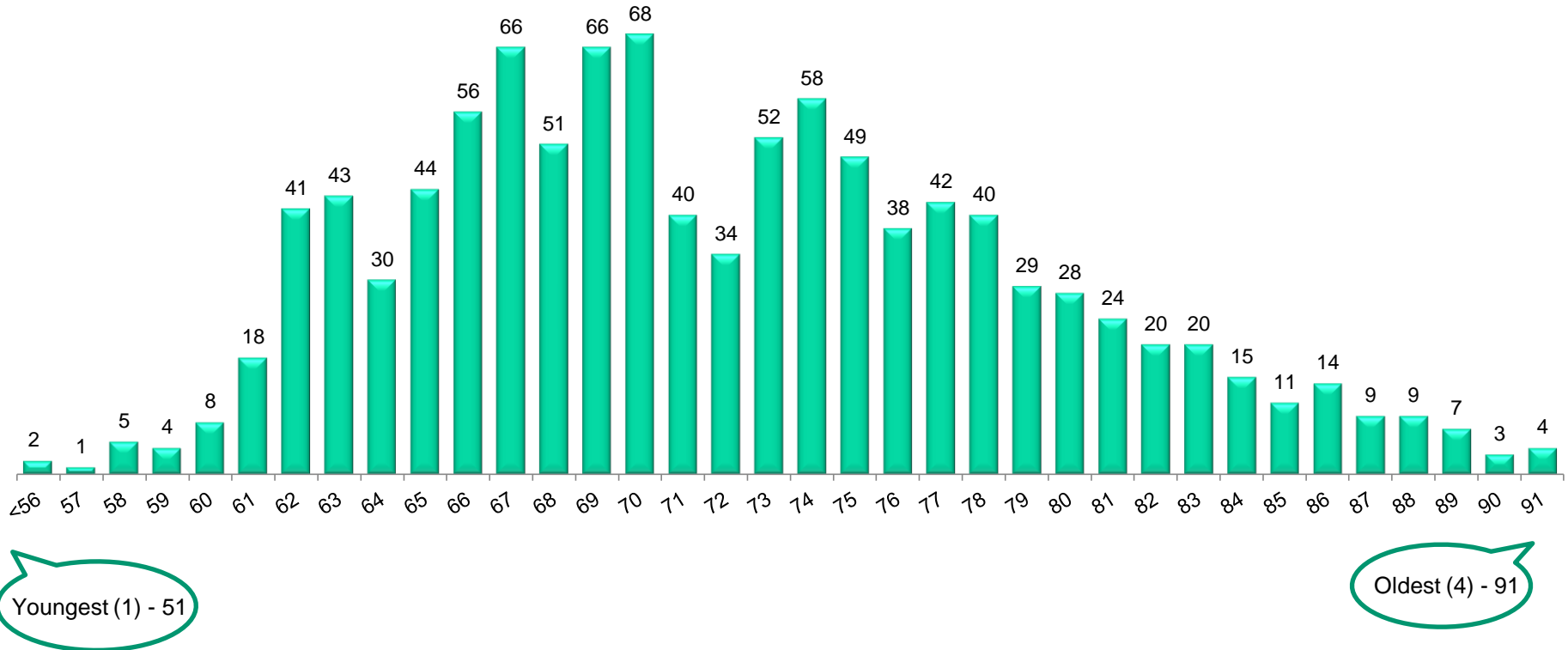
Survey respondents include members who retired between 1972 and 2016. Major spikes in retirements occurred in 2001, 2007 and 2008.

# Member Age by Age Group



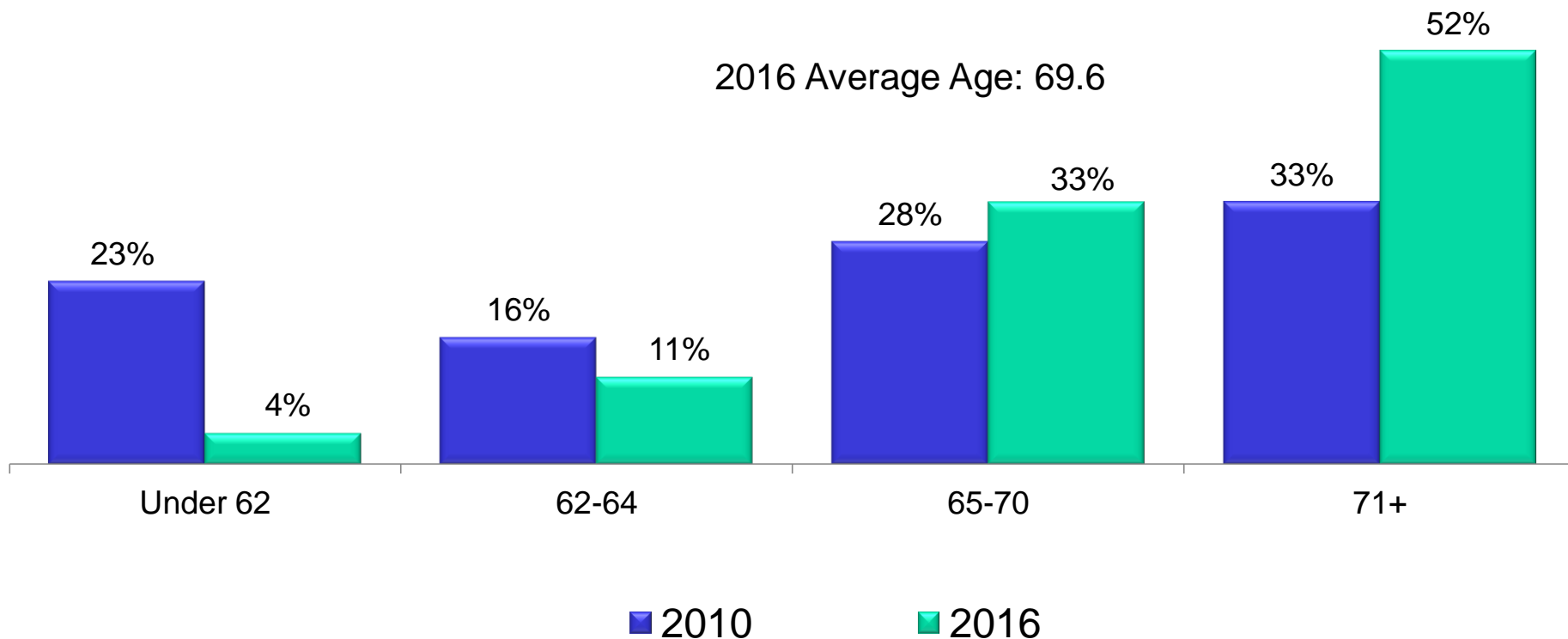
The largest concentration of members is in the 65-69 age group. There are as many members under 65 as there are members 80 or older.

# Member Age Distribution



Respondent ages are from 51 to 91. The most common age is 70.

## Member Age 2016 vs. 2010

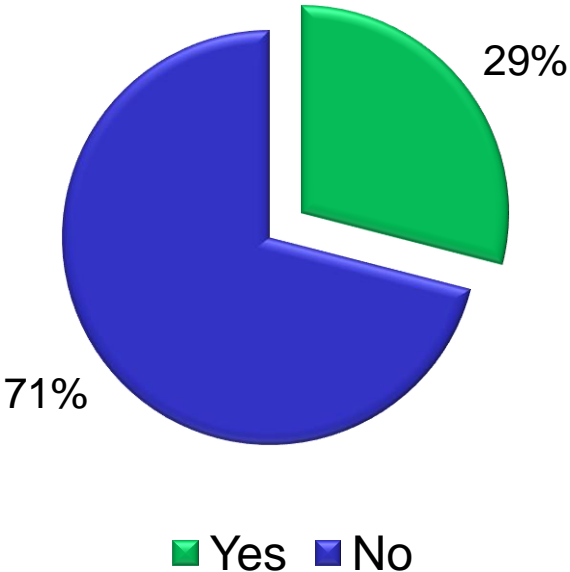


The NCRO's membership is aging. More than one-half (52%) are 71 or older and the under 62 group has declined since 2010 (and "aged up").

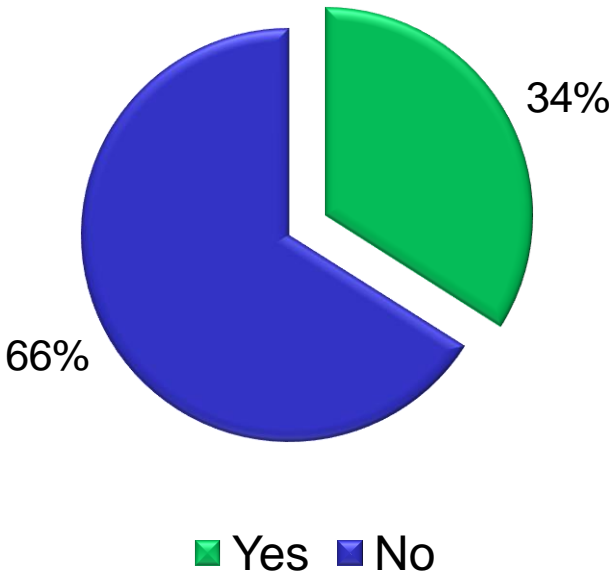
# Chrysler Retiree Lease Program



**Have Leased Under the Program**  
(all respondents, n = 1,049)



**Plan to Lease Under the Program**  
(among those who have yet to lease, n = 741)

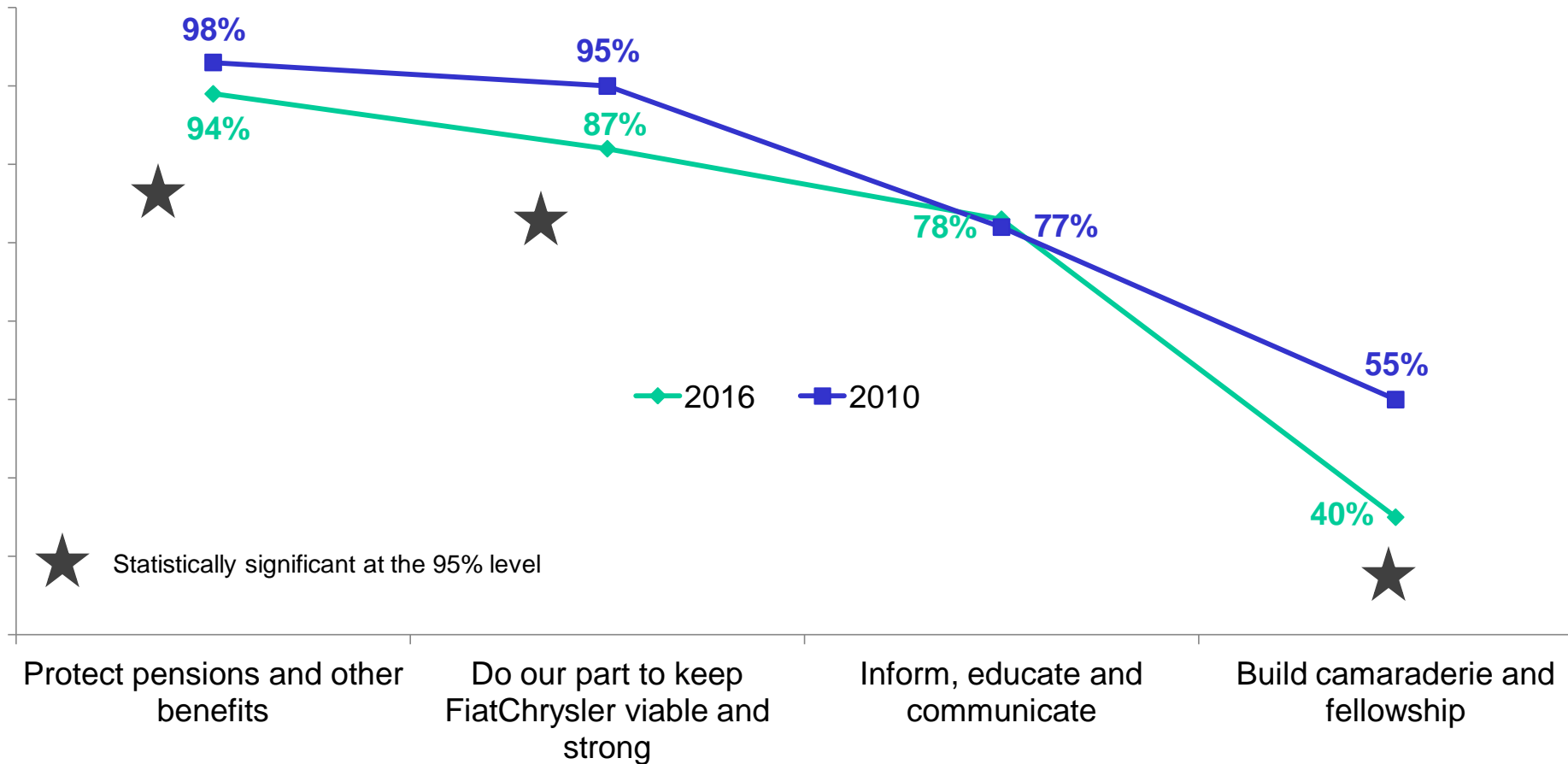


Less than one-third of members (29%) have leased under the Retiree Lease Program. Another 1/3 who haven't participated (34%) plan to.



# Importance of NCRO Goals – 2016 vs. 2010

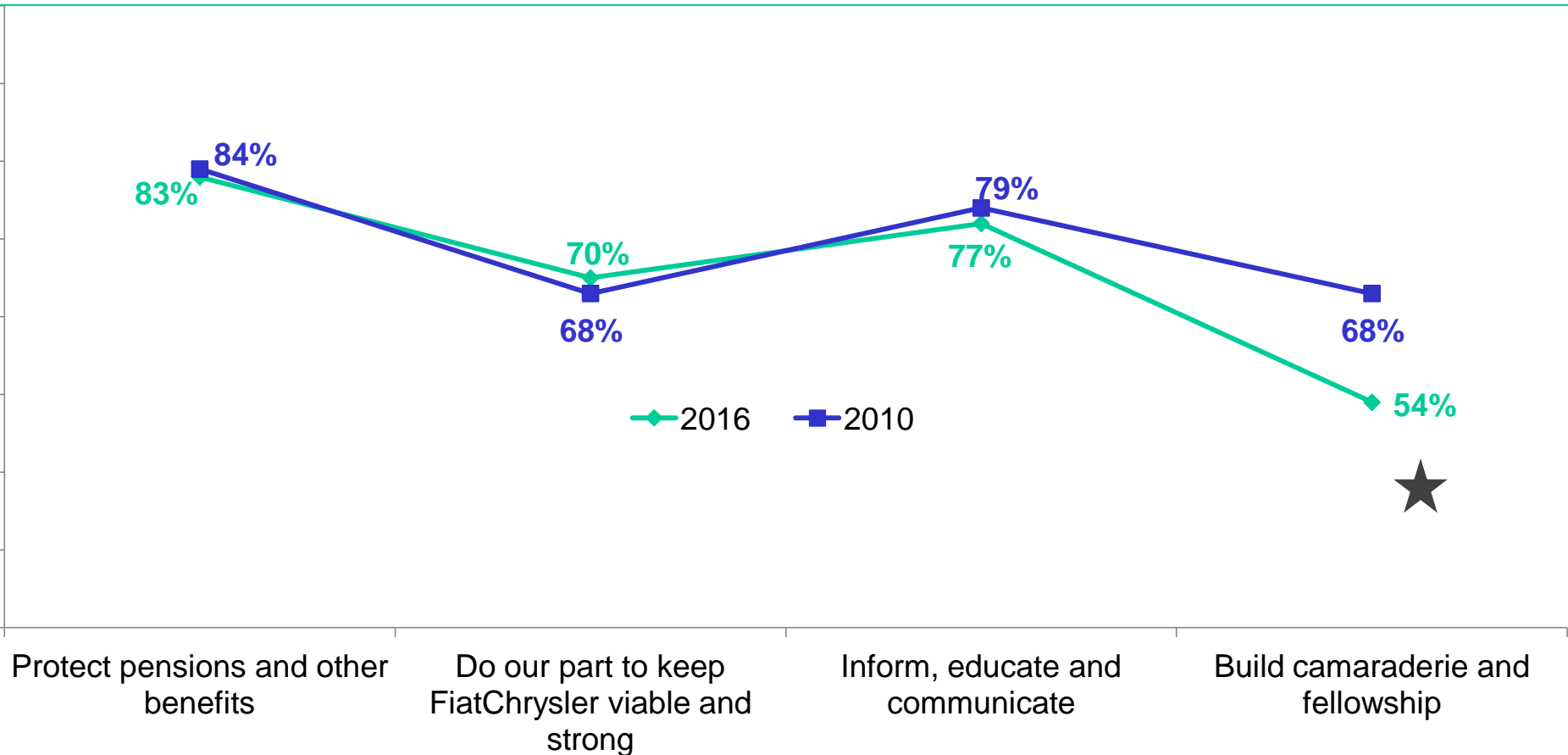
Top 3-Box, 10-point scale



Compared to the 2010 study, members have assigned less importance to the goals of protecting pensions and benefits, keeping FCA strong and building camaraderie and fellowship

# Performance of NCRO Goals – 2016 vs. 2010

Top 3-Box, 10-point scale

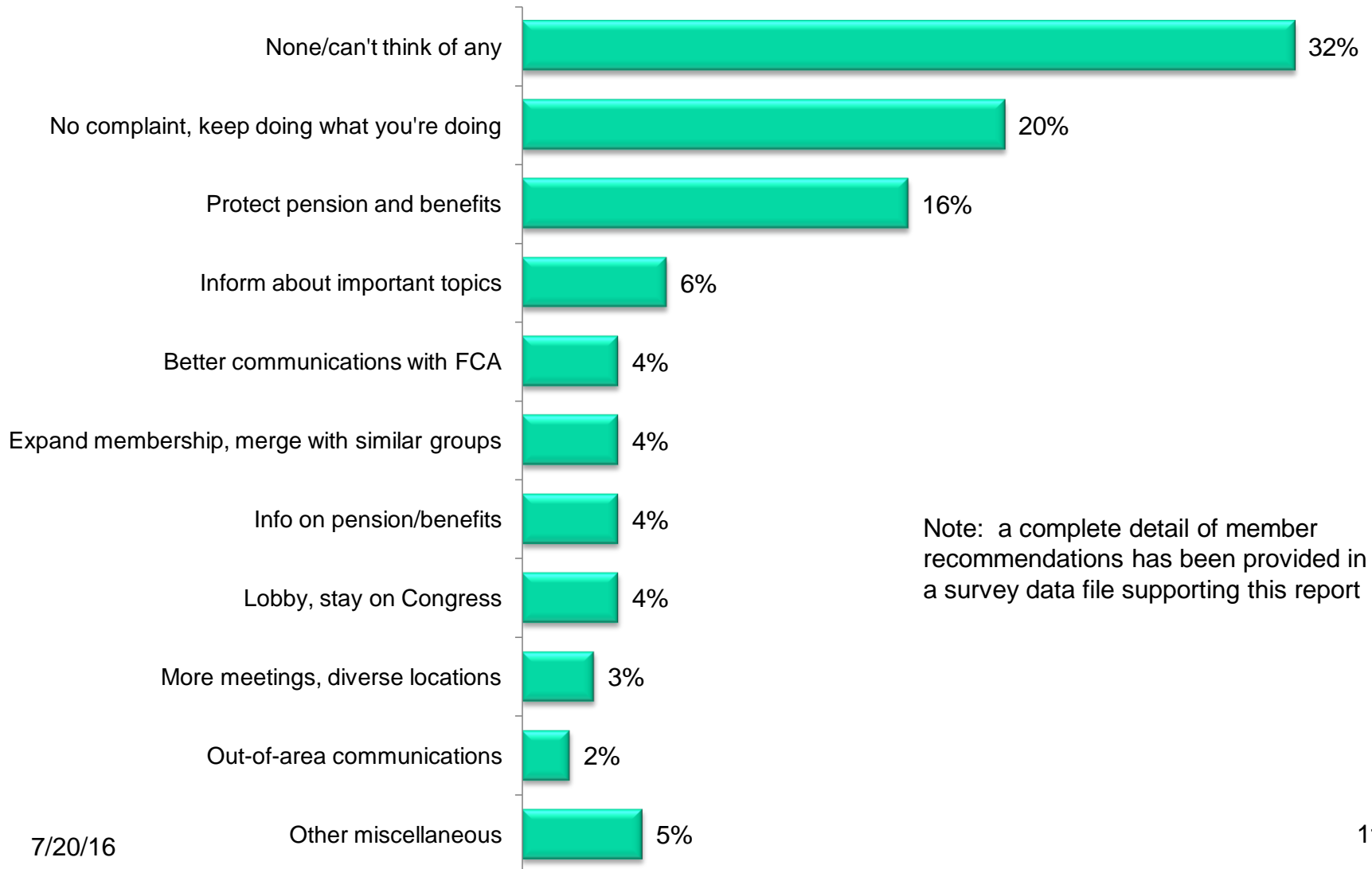


Performance ratings from 2010 to present have been consistent for all the goals except for building camaraderie and fellowship which has declined significantly

Over one-half of respondents (52%) have no complaints or suggestions for improvements. Beyond that, 16% reiterated the importance of protecting pensions and benefits.

### Recommendations to Improve Performance

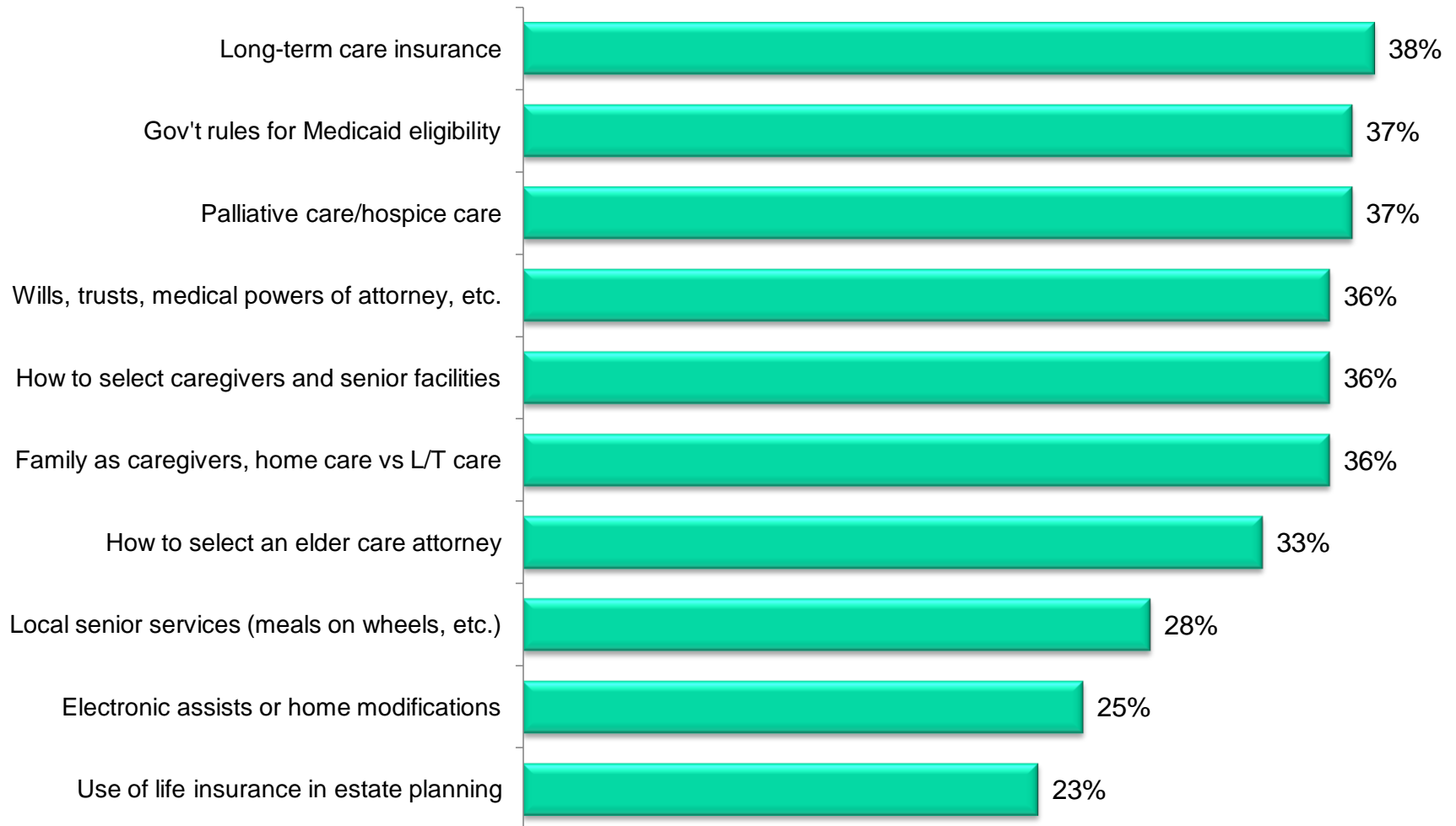
Percent mentioning each



Note: a complete detail of member recommendations has been provided in a survey data file supporting this report

# Interest in Elder Care Information

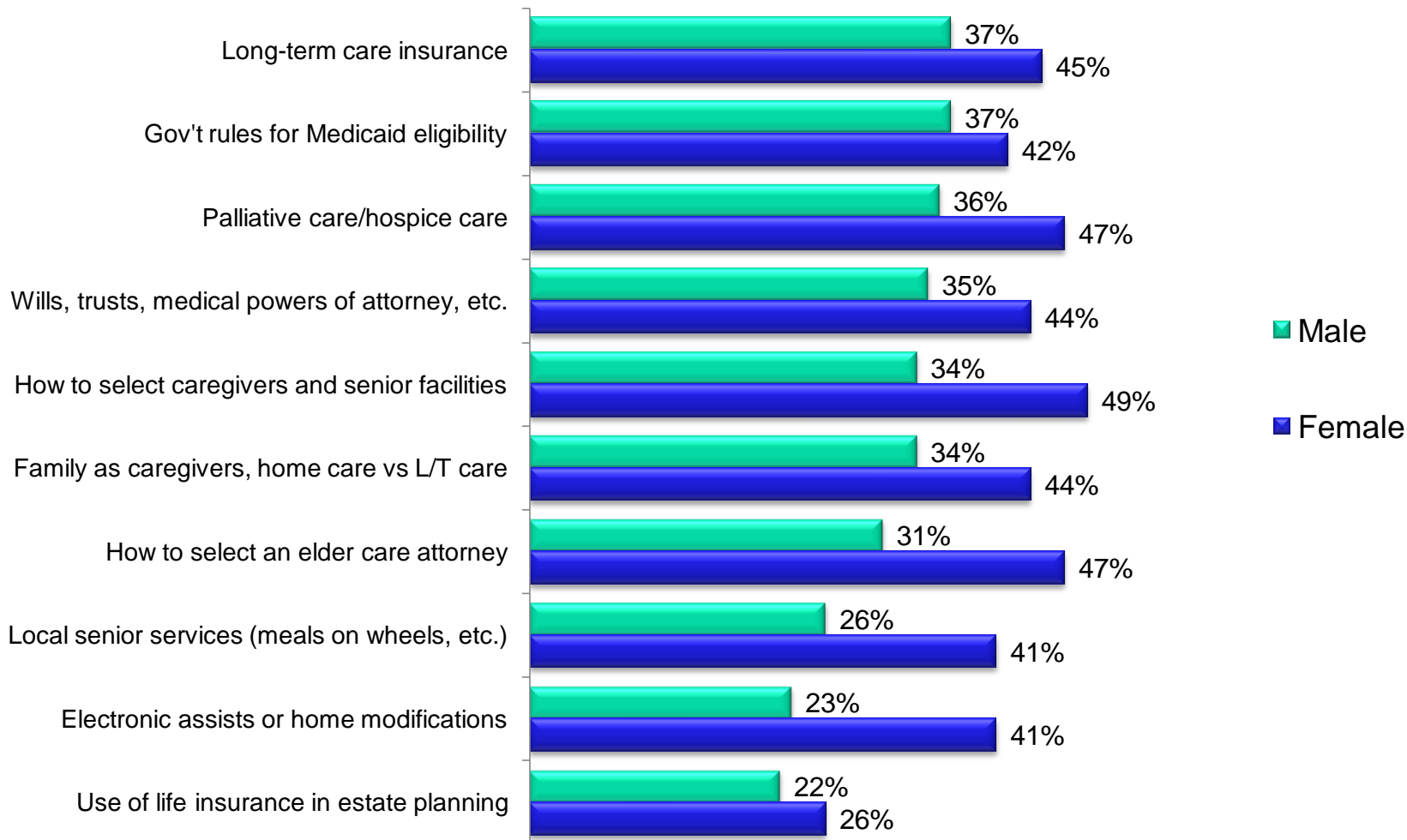
Top 3-Box, 10-point scale



# Female members are more interested in several elder care issues

## Interest in Elder Care Information

Top 3-Box, 10-point scale

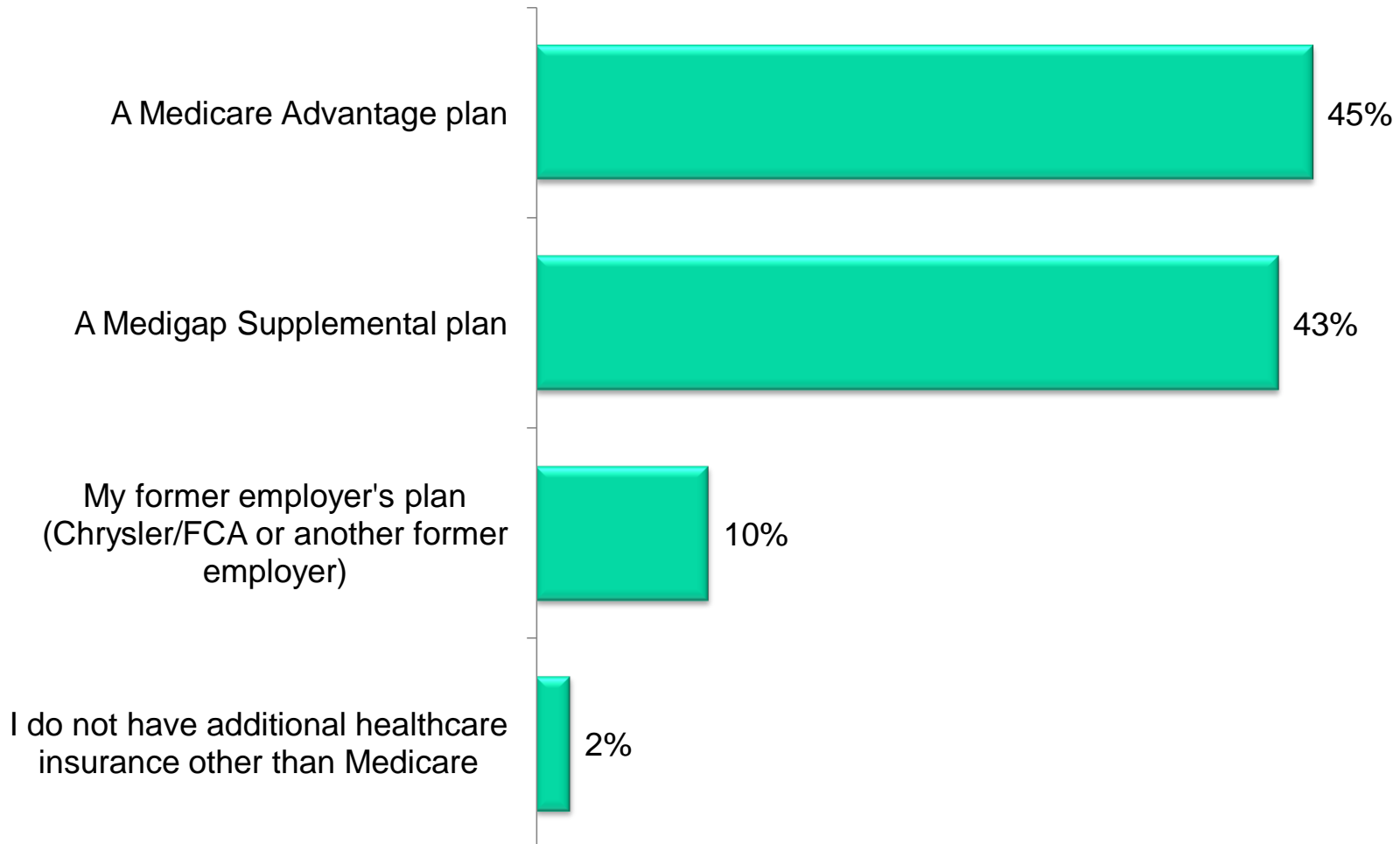


Q4. How interested would you be in the NCRO providing information to its members on the following elder care subjects and issues?

# Members 65 and older on Medicare are about as likely to have an Advantage plan or a Medigap Supplemental plan as their additional healthcare insurance

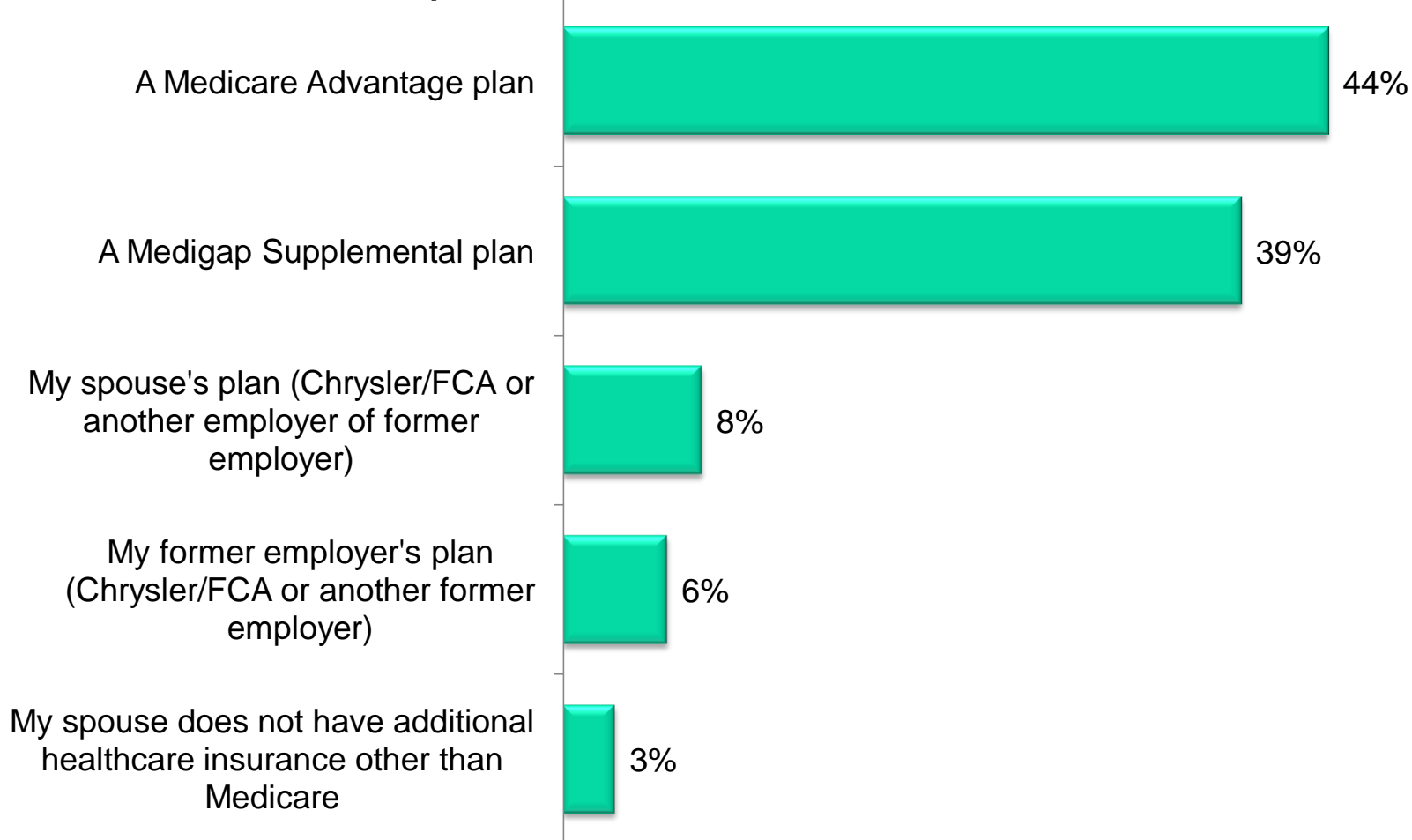


**Source of Additional Healthcare Insurance**  
**Members 65 and older on Medicare Part B, n = 844**



# Spouses 65 and older on Medicare are somewhat more likely to have an Advantage plan than a Medigap Supplemental plan as their additional healthcare insurance

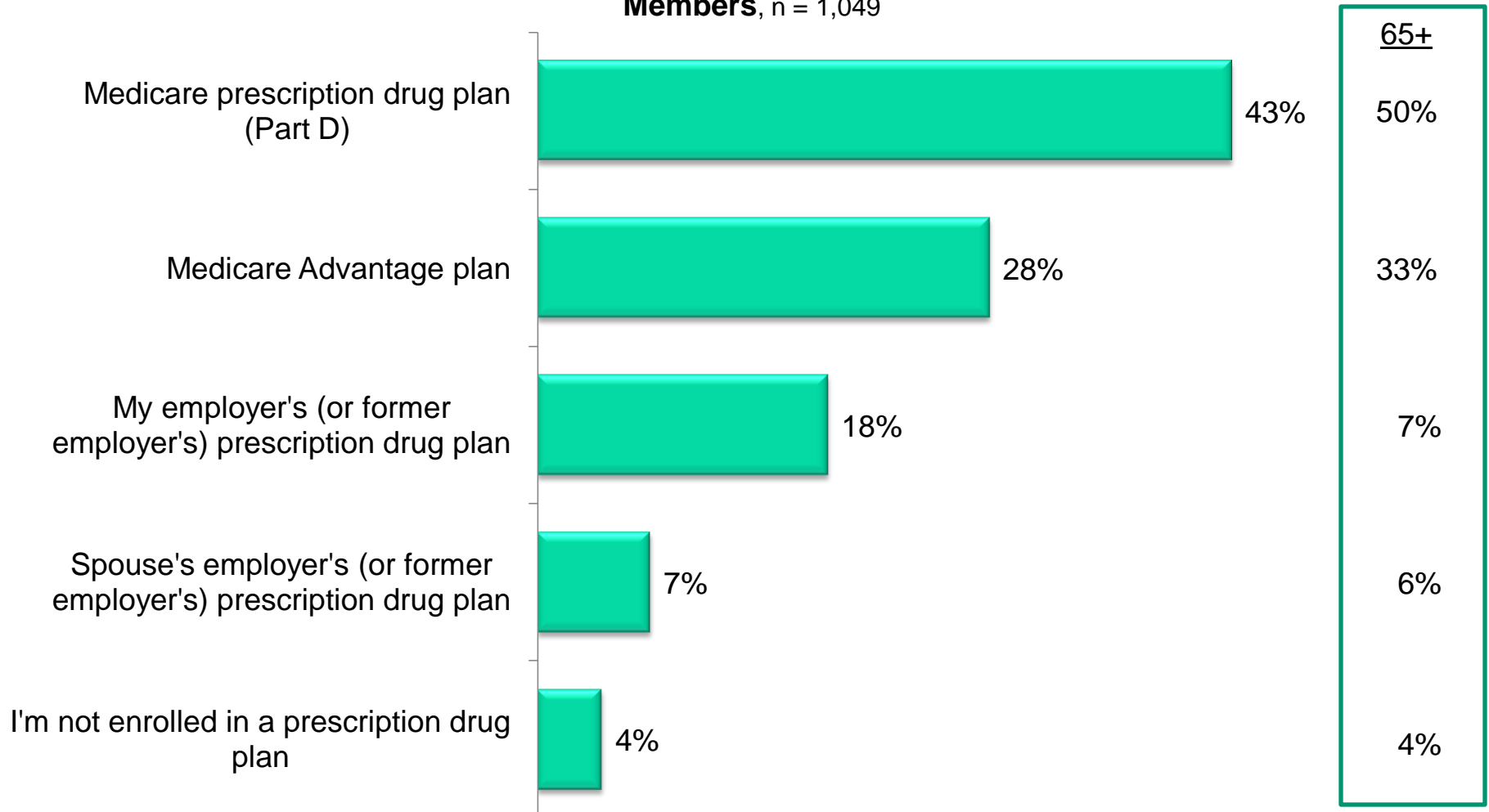
**Source of Additional Healthcare Insurance**  
Spouses 65 and older on Medicare Part B, n = 646



Q10. Please indicate where YOUR Spouse's 2016 additional healthcare insurance (excluding drugs) is from

# Most members (43%) have prescription drug coverage through a Medicare Part D plan

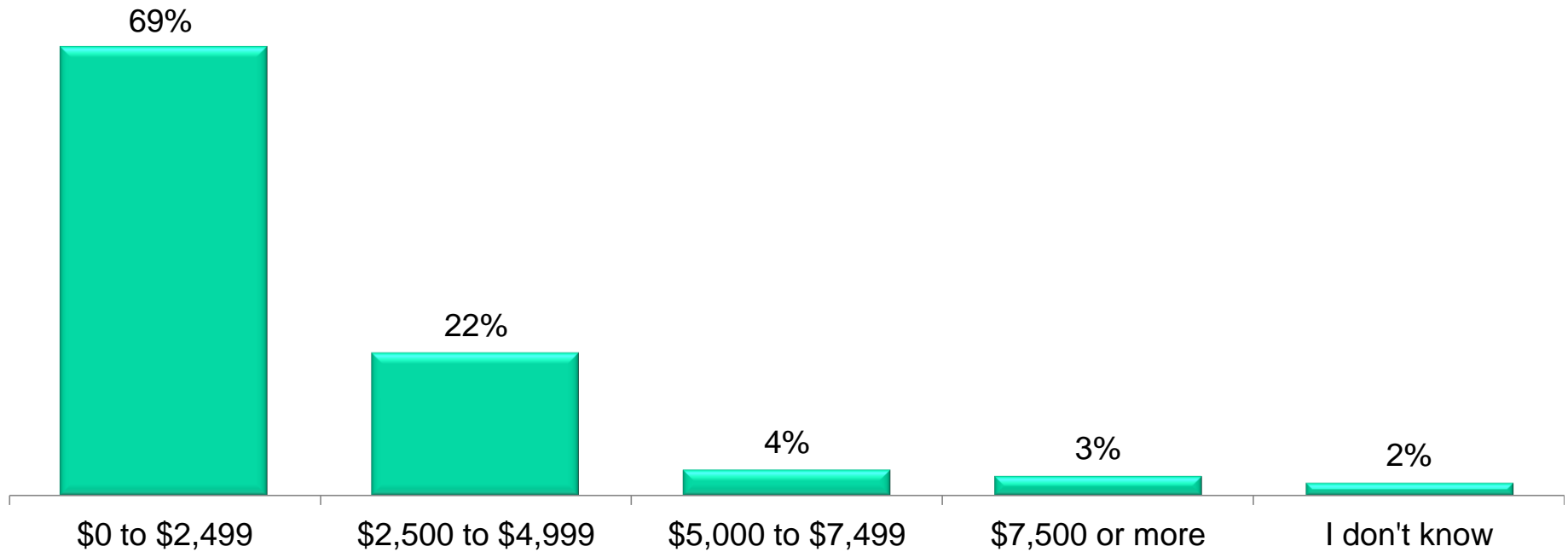
**Source of Prescription Drug Coverage**  
**Members, n = 1,049**



Q11. Please indicate where YOUR 2016 prescription drug coverage is from

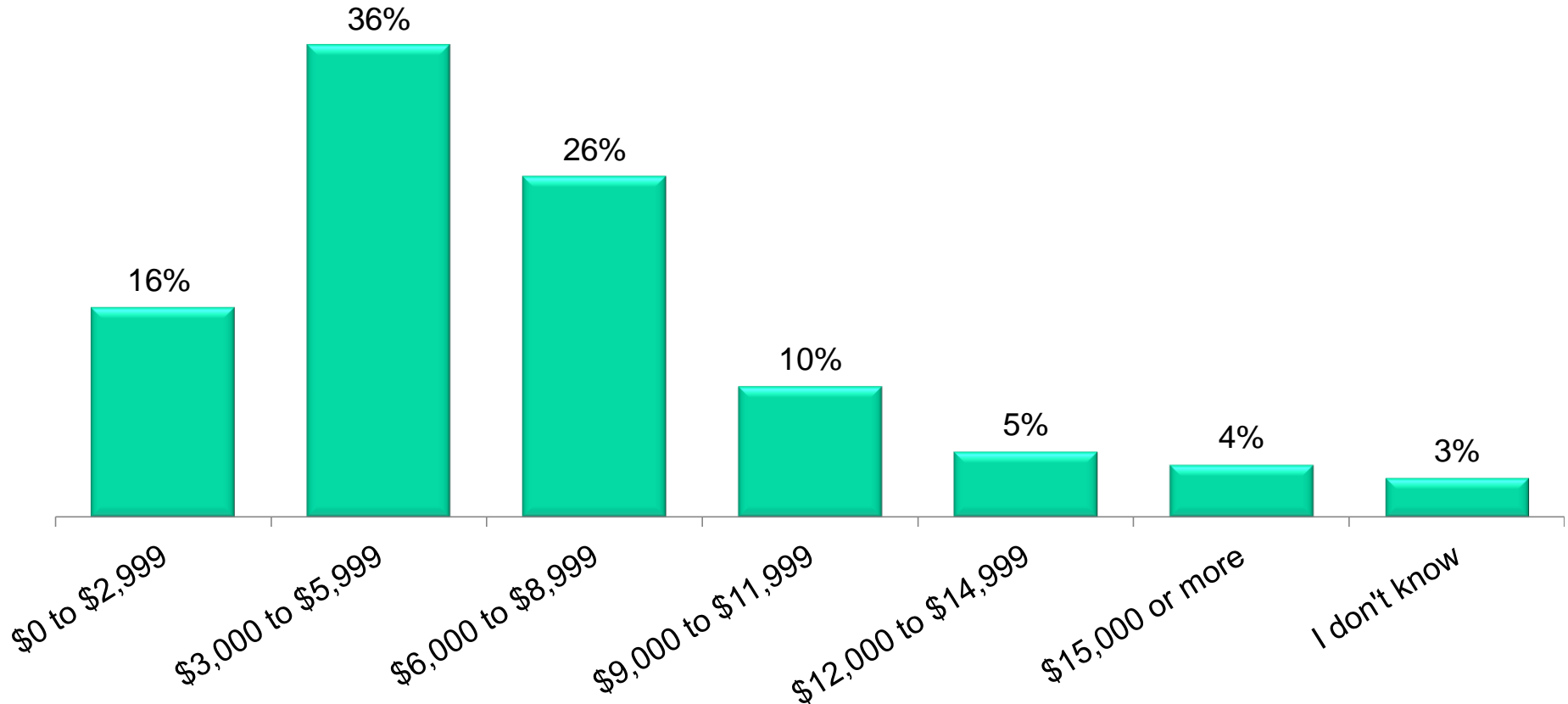


# Drug Spending – Annual Members , n = 1,049



Nearly 7 in 10 members (69%) spend less than \$2,500 annually on their drugs. 7% spend more than \$5,000.

# Healthcare Spending (non-Drug) Household Annual



More than one-half (52%) of member households spend less than \$6,000 yearly on non-drug healthcare. 9% spend \$12,000 or more.